

Certificate Number: 01267-PAE-DE-028728278

Bankruptcy Case Number: 12-18787



01267-PAE-DE-028728278

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 7, 2017, at 12:05 o'clock AM CST, Edwin Torres completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 7, 2017 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor